

Fidelity Investments

Short-Term Redemption Fees

Listed below are the non-Fidelity mutual funds which will be subject to short-term redemption fees starting October 1, 2003. Any shares of these funds purchased by participants in your plan(s) prior to October 1, 2003, will not be subject to short-term trading fees. Shares in the funds listed below purchased on or after October 1, 2003 will be subject to the short-term redemption fees. If these shares are sold prior to the indicated minimum holding period expiring, the short-term redemption fee will be charged.

Fund Name	Fee Percentage	Minimum Holding Period
AMERICAN CENTURY GLOBAL GOLD INVESTOR	1%	60 days
AMERICAN CENTURY INT'L DISCOVERY INST	2%	180 days
AMERICAN CENTURY INT'L DISCOVERY INVESTOR	2%	180 days
CALVERT WORLD VALUES INTERNATIONAL EQUITY A	2%	30 days
CITIZENS GLOBAL EQUITY INST	2%	60 days
CITIZENS GLOBAL EQUITY ADMIN.	2%	60 days
CITIZENS GLOBAL EQUITY STD	2%	60 days
DREYFUS EMERGING MARKETS	1%	180 days
FIRST EAGLE GLOBAL A	2%	60 days
FIRST EAGLE OVERSEAS A	2%	60 days
FRANKLIN SMALL-MID CAP GROWTH A	2%	30 days
ICAP EURO SELECT EQUITY	2%	30 days
JANUS ADVISER INTERNATIONAL	1%	90 days
JANUS ADVISER WORLDWIDE	1%	90 days
JANUS HIGH YIELD	1%	90 days
JANUS OVERSEAS	1%	90 days
JANUS WORLDWIDE	1%	90 days
MORGAN STANLEY INST ACTIVE INT'L ALLOCATION B	2%	60 days
MORGAN STANLEY INST EMERGING MARKETS A	2%	60 days
MORGAN STANLEY INST EMERGING MARKETS B	2%	60 days
MORGAN STANLEY INST EMERGING MKTS DEBT A	2%	60 days
MORGAN STANLEY INST GLOBAL EQUITY A	2%	60 days
MORGAN STANLEY INST GLOBAL EQUITY B	2%	60 days
MORGAN STANLEY INST INTERNATIONAL EQUITY A	2%	60 days
MORGAN STANLEY INST INTERNATIONAL EQUITY B	2%	60 days
MORGAN STANLEY INST INTERNATIONAL MAGNUM B	2%	60 days
MORGAN STANLEY INST INT'L SMALL CAP A	2%	60 days
SCUDDER 21ST CENTURY GROWTH	1%	365 days
SCUDDER EMERGING MARKETS GROWTH	2%	365 days
SCUDDER GREATER EUROPE GROWTH	2%	180 days
SCUDDER HIGH INCOME BOND*	2%	180 days
SCUDDER INTERNATIONAL	2%	180 days
SCUDDER INTERNATIONAL SELECT EQUITY**	2%	60 days
SCUDDER PACIFIC OPPORTUNITIES S	2%	180 days
TEMPLETON DEVELOPING MARKETS A	2%	30 days
TEMPLETON FOREIGN A	2%	30 days

TEMPLETON FOREIGN SMALLER COMPANIES A	2%	30 days
TEMPLETON FOREIGN SMALLER COMPANIES ADV	2%	30 days
TEMPLETON GLOBAL BOND A	2%	30 days
TEMPLETON WORLD A	2%	30 days

*Scudder High Income Bond was formerly known as Deutsche High Yield Bond

** Scudder International Select Equity was formerly known as Deutsche International Select Equity.

For Plan Sponsor Use Only

Non-Fidelity Mutual funds are managed by non-Fidelity entities. Please consult the prospectus for more information. Class of shares may vary. Please consult the Plan Document for the specific class of shares available through your plan(s).

For more complete information about any of the mutual funds available through the plan, including fees and expenses, call or write Fidelity for free prospectuses. Read them carefully before you invest.

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